VIRGINIA POLITICS.

ABUSES OF THE BALLOT. TOW COLORED VOTERS WERE DEPRIVED OF THEIR VOTES-TECUNICAL BEREGULARITIES IN TAX RECEIPTS MADE THE GROUND FOR REJECT-

ING MANY VOTES. In the following letter a correspondent ariting from Norfolk, Va., describes the perverse ingenuity which defeated a fair election last Fall in Norfolk and Princess Anne

CLEVER FRAUDS DESCRIBED.

*KISS-JOKE" BALLOTS EXTENSIVELY USED-DEMO-

CRATIC BALLOTS SUBSTITUTED FOR REPUBLICAN. IFROM A SPECIAL CORRESPONDENT OF THE TRIBUNE. NORFOLK, Va., Feb. 12.-The Democrats of Virginia must be credited with having devised and put into operation the neatest and most effective of all the inventions yet brought to light for depriving the colored man of his vote. The capitation tax law, providing for the temporary disfranchisement of those who do not pay their taxes before a certain time each year, proves to be susceptible of the most elastic interpretation, and when administered by Democratic officials, whose hearts are in their work, as they generally are, it may be made to produce almost any desired result in the country precincts. I hear of frauds under it everywhere, but have given no time to their investigation, and will therefore only briefly show its broad possibilities. The provision which requires a voter to produce his tax-receipt on election day for the scrutiny of the judges of election, s that which most gladdens the Democratic heart. No especial form of receipt is prescribed by the aw, which omission may be liberally interpreted to nean that anything which shows top payment of he tax shall be taken as evidence. It's not so interpreted, however, and votes in large numbers were refused from Republicans at the last election for the most trivial omissions or variations. The change or omission of an initial in the name of a voter; the neglect to fill in the abbreviation of a given name, as "Zsch." for "Zschartah," were all made the grounds of disfranchisement for Republicans. Receipts in due form, but written in pencil, and receipts upon white paper, instead of upon printed forms, were pronounced invalid. As a majority of the country egroes cannot read, they were placed of course at the seercy of the official to whom they paid their taxes, who might purposely make them irregular, or of the Judges of Election, who seem to have had discretionary powers sufficient to prenounce any

ceipts in their hands, who had been refused permission to vote on account of some ir-regularity in the mane of the voter by which it was made to differ in some respect from the man's name as found on the register. This gentleman caused the negroes to tender their bal ots again when he himself challenged them, and then by another provision of law they were made to swear that they had complied with all legal requirements, and reluctantly the judges received their that enepell earlier in the day, and had gone away.

I am glad to say that the story of Verginia frauds differs in one essential particular from those in South which has come to characterize the telling of such events. Here the frauds were probably unneces-

sary. This fact was not assured in advance, how-

ever, and the tax law being new, was not worked

up to its full capacity, leaving quite a margin of

doubt as an incentive to Democratic ingenuity in

form of receipt irregular where party exigencies

required it. One instance only will suffice, and

that not in the country, but in Norfolk. A re-

putable white Republican heard, about 4 o'clock on

election day, of irregularities of this kind at one of the wards in the city, and went there to investigate

them. He found a dozan colored men, with tax re-

other directions.

I have before me two Democratic ballots. One the regular ticket—measures 3½ inches in length and is 2 inches wide. It bears upon its face in honest black letters. "For the XLVIIh Congress of the United States, John Goode." When folded twice this measures 2 inches by about 7s of an inch. The other ballot is of tissue paper of the South Carolina quality, but for seonomic dimensions putting those used in the latter State away out of comparison. It measures exactly one and five-eighths inches in length by three-quarters of an inch in width, and fits anugly nto the folds of the larger ballot, for which pur-

ose it was invented. How many of these little fellows were consted for John Goods no Republican is permitted to know, for where they were gotten up. Perhaps the bene sciary of the fraud can throw some light upon its origin if he is so disposed. That they were used the Democrats themselves admit. One, a leading man, with whom I have conversed, said in reply to my question that he supposed several hundred of them were used, but he added: "I estimate that Mr. Goode was elected, nevertheless, by about 2,000 majority.' The Republican estimate varies from nothing up to

At Waverley Precinct, Sussex County, in this District, Peter Robinson, colded, was appointed United States Supervisor of Elections, Peter is represented as a good fellow and an honest one. Faithfully he sat all day from the opening of the polls until the closing thereof, and watched over the interests of the Government and the Republican party, which he considered identical. Peter was clated by his elevation and basked excitingly in the presence of the Democratic officials, who treated him with con-

spicnous deference. At night the latter said to him, "Well, Mr. Robinson, you have watched faithfully and done your work creditably. You have seen that everything is right and now you can go, we will do But," replied Peter, "I must see the votes counted." "Oh, that would never do, Peter," said the others; "we are the Judges of Election. Well, then," pleaded Peter, " if I can't come in a Supervisor, can I not as a representative of my fellow Republicans?" "That would be illegal," replied the Democrats; "you can't hold two offices. You cannot be an officer the United States Government and still represent the Republican party. Git! Peter Robinson "got," and a heavy Republican precinct was quietly turned in with a rousing majority for the Democrats. The Democratic judges are now under indictment before the United States Grand Jury for fraudulent counting.

A white Republican, who does not wish me to print his name, but who will swear to the facts if he ever gets a chance, was appointed Supervisor at a precinct in Nansemond County. His reception by the Democrats was "squally," and he was glad to accept a position in the room where the election was held, but at considerable distance from the box, between which and himself a crowd of men usually stood. He used his eyes to good purpose, however, and during the day made ont their little game. Democratic batlots were scattered over the table, and when those of Repub-Heans were received they were laid on the table while a pretended search was being made in the register for the names of the voters. These found, Democratic ballots were picked up and put into the box in place of those handed in by the voters.

THE KEMPSVILLE METHOD. Having a curiosity to see some of the places where such things were possible and some of the people who participated in them, I took a notion to Investigate one instance of fraud which was narrated to me on the spot where it was perpetrated. I therefore drove to Kempsville, Princess Anne County, and called upon the Democratic Sheriff of the place, who accompanied me to the tavern where the election held and pointed out the position of the persons who had taken prominent parts in the proceedings. The room in which the judges and clerks of election sat was the bar-room, the chief room in a southern tavern. The table upon which the ballot-box stood and around which the of the room, and on each side of it was a window, through which ballots were handed in

which ran along the whole front of the house, and into this window the white men handed in their votes. The piazza was, I judge, about four feet from the ground, and the window sill not more than three feet above the piazza, giving to white voters an opportunity to see all that was going White men were also admitted to the bar for refreshments during the day. but negroes were excluded. The window through which negro votes were received is about seven feet from the ground, and of course none of them could see what was done with their ballots after they were handed in. The whole arrangement was significant of an intention to defraud the colored Republicans. E. R. Gornto, almost the only white Republican in the county, was a judge of election. He was found at his store, four mites beyond the village, dressed in butterant suit and dealing out powder and shot, bacon, thread or tobacco as his patrons desired. Where the latter came from was a mystery, for no house was visible in any direction. Yet they did come, white and black, and doubtless found a sufficient reason in the fact that the place was the cleanest and most inviting to be found in a day's walk, and that's not saying much for it. The old gentleman, with his open, frank face, somehow had the look of a Republican, and proved to be one of the most stalwart. Judging from appearances, he has not confined himself to a diet of bacoa, corn pome and whiskey, nor acquired the habit of domineering over his subordinates, if he ever had any, which habits are apt to give to the physiognomies of Southern planters the

pinched, yet florid expression typical of the race. When he learned my errand, the old man's indignation rose immediately to the point of explosion. "I tell you," said he, "those fellows are all rebels, every one of them." This seemed to relieve him, and, calling his wife to "tend store," he entered upon the narration of the event, some what formally, evidently believing that my mission was something of a judicial nature. "What I tell you." he com-Toppeed, "I will swear to anywhere," which domonstruced the old man's grit, for his situation is not one to invite open criticism of his white neighbors, and he was almost the only man I met who was willing to be known as having a decided opinion upon any political subject.

Briefly, Mr. Gornto, on election day, took for his part of the work to check off the names of colored men as they voted, on a register which contained their names alone. At 6 o'clock he estimated that he had tallied more than three hundred colored votes, and felt sure they were all Republican, while he knew the whites had not polled anywhere near that number. The judges and clerks retired to an adjoining room to count the votes, a ceremony in which all took part. Pretty soon Mr. Gornto found a Democratic ballot, folded in the usual way, but inclosing another from which the margin had been torn so as to reduce its size about one half. He called atten-tion to the cheat, and threw the ballet aside. Shortly after he came to another, and then he found one Democratic ballot which contained six of the marginless ones. Mr. Gorato thinks it rather significant that none of his Democratic associates found any of these things-at least none were reported. When the count was complete it was found that 469 ballots had been cast, of which the Democrats ball 221. "Here's crookedness," said the old man, " for I have checked off more than 300 colored men's names," and he counted his checks, finding 306. His associates were all young men. They abused him roundly, and declared that the colored men had voted the Democratic ticket. The old man couldn't swear they didn't, although he felt confident of it, and signing the certificate, hobbled away. A crowd variously estimated at from thirty to fifty colored men, was awaiting the result in the middle of the road in front of the tayern, while a dozen or lifteen white men were drinking and enjoying themselves according to their tastes in the barroom. 'How is it I' asked the colored men. 'Some of you been a-voting the Democratic ticket," said Mr. Gorato painfully; "there's only 28 majority." With one voice the colored men protested that it was no such thing, and that but one colored man whom they all knew had voted the Democratic ticket. I found no man who doubted that the whole thing was a "put m" fraud, and that while old Mr. Gorato had been differently checking off the colored men's names as they voted, his associates had been sinffing Democratic ballots, as substitutes, in the bex. Of the riot which followed, a parallel in atrocity though not in extent, to that at Tensas, in Louisiana, I will tell the story in another letter as it was told to me by a dozen eye-witnesses and participants. it, and signing the certificate, hobbled away.

THE CATTLE QUARANTINE.

ADDITIONAL CASES OF THE DISEASE REPORTED-A PETITION FROM CATTLE DEALERS TO THE GOVERNMENT.

Professor Law arrived in this city from Frost-st., Brooklyn. There he made a post-mortem exmonation of a cow which had died of pleuro-pneuonia. The owner purchased the cow about two weeks ago from a jobber in cattle named Myer, at McLean on Wednesday, and ordered quarantined. She table at Twellihast, and Second-ave., Brooklyn. Gen ral Patrick has ordered that all which cows for Brook lyn shall be landed at the foot of Broadway, where a ard has been provided for their reception on the rries to Grand and Roosevelt-sts., this cily. number landed in Brooklyn each week is from 150 to 200. They can only be removed from the yard after i permit has been granted by General Patrick.

Dr. McLean was engaged in a further examination of the Bissville stables yesterday. The Sheriff of Queens County is having the cows there milked and the milk thrown in the crock. He believes that in spite of his deputies some mik is conveyed away se cetly. By order of General Patrick, the Sheriff yester day purchased a carlead of lime, and disinfected the tables. The large milk cans were also disinfected and removed from the premises. The owners still show a disposition to throw the care of the cattle upon the uthorities, but a letter received from the Governor says: "Any neglect upon their part to care for and feed their stock should be severely punished; and for this the law gives abundant power. General Patrick and Professor Law were in con-sultation yesterday. It seems probable that more rigorous me ourses will have to be taken. General Patrick makes a dudy report to Governor Robinson. II yesterday received orders extending his jurisdiction to New-York, Richmond, Westchester and Bockland

A pention calling upon the Government to protest against the recent order of the Privy Council of Eng and is now circulating among persons interested in the eattle export trade in this city. The petition was started cattle export trade in this city. The petition was started by Mr. F. M. E. Iph, a large cattle shipper. He said yesterday; "The English Government has shut the door of this trade in our lace, leaving it wide open for Caonada. Nearly all the cattle shipped from Montreal and other Caonadau ports are ored and lattened on the prairies of the Western States, and never were in Canada except in transit-There are not now more than 5,000 fat eatile in Canada; pa dropned one and distillers fed. If, as is changed, pa dropned entire the latter have a more than for exception of the English of this city by the interruption of this trade will be immense."

THE REPUBLICAN PARTY IN THE SOUTH.

A meeting "to consider the future policy of the Republican party with respect to the South" was held at the Union League Club on Wednesday evening. ention of the work designed. Among its members were Chairman Joseph Seligman, Treasurer George F. Bake. Secretary Ethan Allen, Levi P. Morton, Editott C Cowdin, O. P. C. Billings, D. D. T. Marshall, Heney J. endder, Thomas E. Stewart, Dexter A. Hawkins, Dor man B. Eaton and Drake DcKsy.

Among the Southern men who were present were John Among the son action and was a first the Republical State (committee of Georgia; the Rev. Dr. E. Q. Fuller, Editor of the Methodist Advocate of Atlanta, and the Rev. Dr. William Brissh, of Autin, Ivx. Mr. Bryant spoke of the need of education in the Sauta and the necessity of emissing the nid of the middle and working classes to becausing the "Soid South." Addresses were also made by the Rev. Drs. Fuller and Brush.

GAS ENGINEERS.

Boston, Feb. 20.-The New-England Assoation of Gas Engineers hold its finith annual meeting err yesterday. Sixty four companies were represented, and a large number of gentlemen interested in the mathi-facture of gas machinery also attended. The following

board of officers was elected:

President—Semuel G. Sitaer (reflected).

Vice-Presidents—L. P. Gerould and C. F. Sparfding.

Directors—John M. Hill, Char es D. Lamson, J. H. Rollins, J. P. Hailliem, John Andrews.

Secretary and Treasurer—George B. Neal. One of these windows opened on the broad piazza

LIFE INSURANCE RATES.

THE MUTUAL LIFE'S REDUCTION. FULL REPORT OF THE SPECIAL COMMITTEE-GEN ERAL DISCUSSION OF THE PLAN BY INSURANCE MEN-SHARP COMMENTS ON THE MUTUAL'S ACTION BY THE OFFICERS OF THE GERMANIA

LIFF. The report of the special committee of the Mutual Life Insurance Company was withheld during the day, but was made public last evening. It gives very fully the reasons for the new plan, which it declares to be a reduction of 15 per cent upon whole life policies, both old and new, and upon other forms a proportionate reduction. It suggests a reduction in expenses of the company, a fair scale of surrender values and an investigation of the agency system. Comments on the action of the company are given by J. W. Alexander, of the Equitable, and by the officers of the Germania and United States Life.

COMMENTS ON THE REPORT.

BEASONS GIVEN IN THE REPORT FOR THE COM-PANT'S ACTION-THE PLAN MUCH DISCUSSED IN INSURANCE CIECLES-WHAT RIVAL COMPANIES SAY ABOUT THE MUTUAL'S TACTICS.

The reduction in insurance pretainns by the trustees of the Mutual Lafe Insurance Company was the general topic of discussion yesterday in life insurance curcles. The meeting of the trustees, it is stated, was free from any angry discussions, and there was no disposition to oppose the report of the committee. The action of the company in previous years to reduce premium rates was discassed, and several long speeches were made reviewing the matter. Ex-Governor Rice took a very conservative course, and while declaring himself in favor of the 30 per cent rebate plan, he thought that inasmuch as there were serious objections to it by many prominent policy holders, it would be wise to steer clear of possible litigation by the adoption of a reduction the legality of which could not be called in question. This view had led him in the committee to suggest the proposed reduction of 15 per cent on all chases of

on new policies on common life insurance only. THE REPORT. The report of the special committee, which was adopted by the trusices, was withheld through the day, bot was given out last night. It begins with a recital of the remonstrances against the old plan of 30 per cent rebate, and the efforts of the committee to secure a thorough investigation of the

premiums, as preferable to the 30 per cent rebate

subject. The report then continues as follows: The committee have held sessions extending over a period of fourteen days, sitting on many consecutive days both forenoon and afternoon; and great pains have been taken to reach a thorough and im-partial investigation of the matter referred to them. The objecting policy-holders in the City of New partial investigation of the matter referred to them. The objecting believ-holders in the City of New-York and vicinity were already organized and represented by an executive committee chosen from their number. Similar organizations also existed in other cities, and in still other places public meetings had been held without resulting in executive organization. From all the last named places, so far as the committee know, communications in writing have been received; and the executive committee in New-York, and through them like associations in other cities, were early informed that the committee would be pleased to confer with them respecting the objections to the rebate plan, and to its collateral and consequential relations. This invitation was accepted by the executive committee in New-York, and a conference of several days followed, during which the gentlemen presented their objections with great clearness, candor and ability; and the conference was rendered the more agreeable and instructive by its entire freedom from statistical discussion, and by the apparent unnamity of desire to promote harmony in the company and to secure and advance its prosperity. A careful study of the points of difference followed, under the light afforded by a large citation of facts and authorities bearing thereon. At the conclusion of this conference your committee were informed by taces gentlemen that no remonstrants from other cities could appear in person, and that any other communications would be made in writing, if at all.

To recite the whole ground traversed by your committee in their investigation would be well-ough impossible without tonething upon nearly all the points involved in the theory of life insurance and the different methods of its administration. Your committee in their investigation would render this report by far too volumenous, and would be well-ough impossible without tonething upon nearly all the points involved in the theory of life insurance and the different methods of its administration.

the different methods of its administration. Your committee will therefore comme themselves mainly to a statement of conclusions and recom-

mendations.

First—The absolute mutuality of the company, and the ratable equality of all its members in rights, prerogatives and property, are to the utmost exient conceded.

LUGALITY OF THE ELCENT REBATE

Second-The legality of the recently adopted rebate is a judicial question which it is not the provnent lawyers have given opinions on either side, The law department and the counsel of the The law department and the counsel of the company are emphatic and undoubting in their opinion that the rebate is legal, and that the policies issued under it cannot be invalidated. There remains no shadow of doubt that the rebate was adopted with the single nurpose of promoting the prosperity of the company as a whole. It has resuited, as was anticipated, in a large increase of resurted, as was anticipated, in a large increase insurants, and to that extent at least justifies the undertaking. Owing to obscurity in stating or to misunderstanding of the terms of its announcement, the sum allowed to new insurants was often estimated as being about twice as large as it really is; inasmuch as while there are two rebates of 30 per cent each before the third and the state of the state o

two repartes of 30 per cent each before the third an-nual premium matures, there is but one dividend allowed during the same period.

The allegation that the company does not receive the actual cost of insurance during the first two years under the rebate plan is materially moditwo years under the rebate plan is materially modified under this view of the lacts; and the statement was referred to the actuarial department, from which a tabular illustration was returned show the contrary of this allegation, and that policies issued under the rebate not only yield the cost of insurance, but a considerable margin beyond. A similar example shows, in like manner, that the allegation of detriment to the old policy-holders by allowing the rebate to new insurants is tallacious, and illustrates how the advantage which accrues to each of the old policy-holders by dividing the mortuary payments among an increased membership more than overcomes the sum of mortuary payments among an increased member-ship more than overcomes the sum of the relate paid in obtaining the insurance. The difference of opinion on these points appears to arise from the different methods of actuarial com-putation, and the members of this company on questions of final doubt must abide by the decision questions of final doubt most abide by the decision of its own authorities, unless they are ready to concede that all its business is conducted upon uncertain or fallacious premises. It does not appear, therefore, from the evidence before this committee, either that there is any loss upon the first two years' insurance under the rebate allowed, or that the neterests of the old policy-holders suffer any detriment thereby, or that there is any such appropriation of funds for purposes of rebate as is not more than recovered in the regular and ordinary course of subsequent business. The object and motive of the rebate pian, therefore, do not appear to be open to the animal versions which have been east upon it. Some of the insthods and expedients by which it has been carried into effect may be, and in the opinion of your committee are, object ionable. They have preven upon trial to be indefinite and obscure, and capable of and hable to, doubtful and perverted interpretation. interpretation.

A COMPROMISE ON THE FIRST PLAN. The whole subject of life insurance is so intricate to the uninitiated, and so remote from the ordinary plane of thought and experience of the multitude, even of the insured, so difficult of apprehension and understanding without long study and experience, and so open to specious and mistaken representa-tions, that, as far as possible, every obscurary in its administration should be brashed away, and every available security furnished that the great trusts which it involves are guarded and conducted with a side and conscientions fidelity. In addition to the obscurity of the relate plan, it apparently in-colves some inequalities of compensation to agents and a dicitors—which should be corrected. In order, better to accure the object for which the relate was adopted, and to clear away the obscurities o substitution with monifications of the plan some years since favorably considered by the officers and trustees of the company for a reduction of the amount of the annual premiums to old and new policy-holders alike. But in order to seems mea-urably the advantages to which the company by its large experience and success may be entitled, and at the same time mainter. and at the same time maintain a conservative gard to the general welfare of solvent life mour-aire, it is deconed expedient to final this reduction to a less amount than was previously contemplated. It is, therefore, by this commuttee unautinously

THE TOUR RECOMMUNICATIONS. First-That instead of the rebate to new members of 30 per cent upon whole life policies, and 15 per

whole life policies, both old and new, and upon other forms a proportionate reduction whole life policies, both old and new, and upon other forms a proportionate reduction, upon an equitable basis, to be ascertained by the negative property of the control of the control of policy-holders, a dividend of the control of such reduction shall be made in additional insurance, payable with the policy; such reduction to continue until otherwise ordered by the Board of Trustees, it being understood that policies already taken or negatiated under the present rebate plan shall be so adjusted by the actuary as to fulfil the obligations of the company to the holders of such policies, and equate

by the actuary as to fulfil the obligations of the company to the holders of such policies, and equale their participation in the dividends of the company with its other members.

Second—That a committee, consisting of one member of each standing committee of the Board of Trustees, he appointed to examine into the system of expenditures of this company in its several departments, in order to ascertain what reduction can recorded by made in any or all expectably in its ex-

parments, in order to ascertain what reduction can properly be made in any or all, especially in law expenses, salaries and advertising, and report to the Board for its action.

Teled—That in the matter of surrender values such a scale as shall be for and equitable to those who retire from the company should be fixed and adopted, and no departure made therefrom, except by consent of the Insurance Committee.

Fourth—That the Agency Committee be directed to make a thorough investigation of the agency system as it has existed since the plan for commuting commissions was first adopted by the company, with the view of ascertaining the actual cost of obtaining new insurance in each subsequent year, and of making such arrangements for the future conduct of the agencies as will secure to the company the greatest permanent advantages under the p-an now proposed for a general reduction of the Board for its action at the next regular meet

ing.
All of which is respectfully submitted.
ALLXASOUR H. RICK. ALXASORR H. RICE.
WILLIAM E. DODGY.
SAMERI, D. BARCOCK.
GSORGE S. COS.
MARIN BATES.
W. A. HAINES.

MARIL BAINS.

Mr. Cossett absent from the State.

How the Reduction was set unit.

A prominent trustee of the Maturi Lite and years terilary: "President Winston has been determined to secure a reduction in promiums for ten years. The reduction applies to all grades of premions, and the called in, the committee in its report saying: In equalizing the reduced rates to the different lines of policies, this company must be approved by its own reports and its own actualies. The 30 per cent rebate plan was a most successful one for the company. The annual statement shows that the business for January, 1879, over the corresponding month in 1878 was three times as large in the continuous parts. The rebate plan was a great in New York City alone. The rebate plan has been entirely naturally alone of the commanders and of the commanders of the commanders of the corresponding month in 1878 was three times as large in the continuous parts. The rebate plan has been entirely naturally alone. The rebate plan has been entirely naturally alone of the commanders of the commanders of the corresponding month of the commanders of the corresponding month of the commanders of the corresponding month of the commanders of the commanders of the commanders of the commander of the commanders of the commanders of the corresponding month of the commanders of the commande tirely misuad esteod. Some of the communies, whose managers did not see any way to offer similar advantages, appeared to be paralyzed by what they feared was a death-blow, and erromeous statements of the methods of the Minual Life were made. It is silly to assume that the Minual Life is seeking to monopolize the life insurance business or to crush out rival organizations. The company is endeavoring to manifest skill and shrewdness, guided by lessons of experience, and it has been deemed wise to withhold fest skill and shrewdness, guided by lessons of experience, and it has been doesned wise to withhold important details of the nethods from competitors. When the company in 1872 aftempted to reduce its rates of premiums, there was a well-organized and powerful opposition, guided by its competitors, which compelled it to desist. Experience has shown that the reduction can be successfully make and for the first time in the history of the company the trustees have recommended it. To meet this a 'vitality' fund has been accomplating for two years, and this we propose to use now to bring in 'new blood' to counteract the effect of more withdrawals than are consistent with the maintenance of average vitality and normal death fates. It is not at all improbable that another effect of this reduction in premiums will be a reduction of between 10 and 20 her cent in the running expenses of the company, 'reducing salaries, consolidation of departments, so in other ways.'

AN EQUITABLE REVIEW OF TRE SCHEME. AN EQUITABLE REVIEW OF THE SCHEME.

James W. Alexauder, acting President of the Equitable Life Assurance Society, said yesterday : "As the matter is presented in the public press, my first impression is that the Mutual Life has made its third mistake. The impression is given out that the English companies have set the example of reducing rates. I do not understand this to be the case. The strongest and best companies of England now charge more for life insurance at average ages than the best American companies do, and the best authorities are on record there against the policy of diminishing the security by what is practically paying dividends in advance. The abandonment of the so-called 'rebate plan' by the Mutual Life is regarded as an absolute surrender by the management on the compulsion of the Board of Trustees, to the views of the protesting policy-holders. The trustees, too, it is thought, have been led to agree to a general reduction of 15 per cent in the benefithat this would be accented as a compromise by the old to be seen. The other companies are not likely to follow suit in a hazardous game, when by adhering to old and well-tried methods they will have a betto old and well-tried methods they will have a bet-ter opportunity than ever to show up the fallacies of these new projects. If the other companies re-fuse to follow the Mutual Life's lead, and the old policy-holders remain dissatisfied, there is little reason to behave that this third attempt to control

OPINIONS OF OTHER COMPANIES. Secretary Charles P. Fraleigh and Superintendent T. H. Brosnan, of the United States Life, in a general conversation yesterday, said that the action of the Mutani Lafe would doubtless force on other companies the consideration of the expediency of a corresponding reduction. "The argument against reduction," they said, " will be that it will compel weaker companies to make a reduction to the same extent as the Mutual Life, and in case of

some this might result in an impairment, if their business should continue as in the past." At the office of the Germania Life the management could hardly credit the statement as it ap-peared yesterday morning that the Mutual Life had made an arbitrary reduction of 15 per cent on all premiums. "It would be contrary," they said, "to all principles of scientific insurance. There is a cer-tain net premium which meets the mathematical re-quirements of safe life insurance. Added to this the portion of the premium which comes under the term 'toading,' designed to meet the expenses of the the portion of the premium which comes under the term toading, designed to meet the expenses of the business, reads, salaries, printing, etc. In ordinary life policies this amounts to 30 or 40 per cent of the whole premium; in short endowment policies, to 18 to 20 per cent. So a reduction of 15 per cent moans a cutting down of the margin for expenses nearly one-bail in one case and almost wiping it out in the other. The Mutual Life recognized this principle in their 30 per cent relate, which was for that amount only on ordinary life risks, and 15 per cent on short endowments. But really to old policyholders in the Mutual Life reduction is a fiction. Where they formerly paid \$100 premium and got hack say \$40 in dividends they will now only pay \$85, out they will only draw \$25 in dividends. In regard to the charge that this is an attempt of the Mutual Life to get control of life insurance in this country, they said: "What also could be its object? The company has a large business. Three or four years ago the reduction could have been made with more reason than now, for then it could have been done cheaper. The fact that interest is so much lower now than some years ago reduces the prefits of insurance companies. The several attempts made by the Mutual Life to reduce premiums show vaciliation in the management, when stability of policy is one of the first principes of minims show vaciliation in the management, whet stability of policy is one of the first principles of the insurance. The Mutual Lite and the Germania did not come in actual competition, as nine-tearlis of the risks of the latter company were among the German population. The Mutual Life's 30 per cent rebute system did not affect the Germania's business reb de system did not affect the Germanna's bosiness, so it is not probable their reduction of 15 per cent will. It was not known that any reputa de company had privately made a rebate of 20 to 30 per cent. They considered the note plan was a more binding one on the insured than the rebate system, for the note held by the company could certainly be taken from the face of the insured's policy, while it was questionable if a company's draft indorsed without recourse could be so taken. Whatever the action of the Mutual ts, it is an experime d, and no matter how good the trustees' judgment may be, a risky one. Nor does the time for making it appear to be well chosen, as the rates of unterestains so low and such a large amount of real estate has been that has its share. From hearing the subject dis-cussed since for Mutual made its first move in the matter of rebate, we do not than the other com-panies will follow the lead of the Mutual Life in

SETTLING THE SPRAGUL ESTATE.

PROVIDENCE, R. k. Feb. 20.-It being un Sprague estate, is willing to turn the property over to: new corporation to be formed of the creditors, it a suffi cient number make application, the following agree ment is being signed : We, the undersigned, creditors of the A. & W.

cent upon other forms, a reduction be made from the tabular rates of premium of 15 per cent upon in amounts shall have signed the same.

LOUISIANA SCANDALS.

THE TESTIMONY OF JACK WHARTON.

ton produced the original of the letter, and said it was from a man who is generally known in Louisiana as a blackmailer. The witness related the story of the false registration of a large number of Democratic votes in Louisiana, and their detection by the issue of the sewing-machine circulars. He also had much to say, in reply to questions, about Madison Wells.

WHARTON A WILLING WITNESS.

HE VIRTUALLY CHALLENGES THE COMMITTEE TO ASK BIM TO PRODUCE THE LETTER TO KELLOGG SCONSENT TO ITS PRODUCION GIVEN—KELLOGG'S CONSENT TO ITS PRODUCION GIVEN—KELLOGG'S CONSENT TO ITS PRODUCION GIVEN—THE SEWING-MACHINE CIRCULARS.

WASHINGTON, F. Sb. 20.—The Potter Investigating Committee assembled at hair-past 12 to-day, an hour and a half after the time appointed. ton produced the original of the letter, and said trying to cet just what he can, be it little or much

Committee assembled at half-past 12 to-day, an lour and a half after the time appointed.

Mr. "Jack" Wharton, United States Marshal for Lonsiana, was called to the witness stand. He tes-

one sunchys.

Q—but you hear unything about the protests from Remand Parish having been forgo! I A—I may be we denote, but I may be seen forgo! I A—I may be we denote, but I may be seen do not only mind. But I read a letter the other day from Mr. Jewett, a preminent genterman down there (I may it in my pocket, but I shall not be asked to produce it), wherein he speaks of this case, and says that Louisiana position must be run after this lashou, and that Louisiana position must be run after this lashou, and these Pillon is made markat and his other friends taken care or un a manner entirely satisfactory to dia, he must fake the consequences.

Q—You knew Kenty, the Supervisor of Richland Parish, coursay I A—Yes.

Q—But Jewell no, say that he knew the protest from

ish, you say I A -Yes.
Q. Did Jewell me say that he knew the protest from
the parson was rorged I A.-I cannot say
Q.-Did he not say that he saw Kellogg, new Senater
from Lautistans, lorge it I A.-I cannot unawer that
straight off but.

I traigh, off, but — cannot make that Q—Have you not seen an original letter in which this is small I A.—Will you give use time to ass if I may be relieved from all frundle, all is creey in regard to this matter and then I can answer it. My general resolved in oi the letter is as I told you. It was threatening and full or accusations.

Q—Do you swear that you have not seen an original letter written by D. J. M. A. Jewett I
Mr. Reed—i wonder if those letters are a cipher.

Q.—Do you swear that you have not seen an original letter written by D. J. M. A. Jewett!

Mr. Resed—i wonder it those letters are a expher.

The Chairman—I don't know. Have you seen a letter from him addressed to Waitam Prix Keiloge, now Senator of the United States for Locasana, stating that he (Jewett) saw him (Keiloge) strige the strainture of Keily as Supervisor of Richand County to the protest submated to the Lamsana Raturning Board of 1876, and that if his friend Richardson and other presens were not taken our of, or words to that effect, he would state the fact of such length y? A.—For the present I ask to be excused from consecring such a question. It I have permission to see the letter I will do so. I think the Leniteman will be writing to make the effect public, for he said to me that now the thing has been breached, instead of keeping if secret, he would cather let the world know all about I. Q.—riong suck to the time of the electron, what did generally a research a Madon ton me he was sains.

Mr. Cox said he might make a statement with respect to the Jewett letter which would probably relieve the witness. He said that a few days since Senator Kollogic had informed him that he re-ceived such a letter, and desired to tell him, as a member of the committee, that if any question about it should arise, he would not have the slightest objection to its being prodeed. OFFERS TO PURCHASE LOUISIANA.

The chairman said he thought they had better wait for a short time at all events, and continued his examination of the witness with reference to the statements made by Maddox. Colonel Wharton confinged:

ton confinued:

I mentioned the matter to Puskard, who asked me how much exceluses was to be given to Maddox's statement. I replied that I was perfectly satisfied that Maddox had said what was true, and the question in my mind was simily whether Governor Wells was dealing trankly with Maddox. Mr. Paskard said he would not pred a cent for such a purpose, nor allow the model of the same of the confidence of the model of the world be well for them to keep up with too hew of the world be well for them to keep up with too hew of the

Q=What occasioned his sorem as f. A.—Well, the oldand was go beinly sure about something. [Lauther I Q. You do not know whicher any floateral arrange near was tonde with Governor Wells I A.—No. set; a not. I should have shown it had it been done. ().—Bit you not hear about some warrants that were nearly used I A.—Well, I don't think they were to an is in tweath neutroning. Q = Y on talak he would want more than that $f : A \rightarrow C$ wair; I know what he was worth on the market at

Q.-He was worth the Presidency, was he not t A -I

that time

Q.—He was worth the Presidency, was he not f A.—I be note he was.

Q.—Did Pa-mard says Wells was only carrying on these partitions for the purpose of actime money one of the Republican party f A.—I, is probable to may have and star, but 100 not resolved it.

Q.—Nobody approached you on the subject of our chassing the Redmann dearly f A.—No, six. I think not. I had nothing to self and acting to buy anything with. I had nothing to self and acting to buy anything with. I had nothing to do with the machinery.

Q.—Had you no letter from S mater West at any time f A.—I and one letter from S mater West at any time f A.—I and one letter from him. I had it from Maddox, and he asser has to keep if for him mater as wanted in.

Q.—Did it relate to this mitter of buying? A.—It is no marrishming that it did. It was given to me by Madohy when this talk was going on.

Q.—And the negotiations cen through you say f A.—It was argued that the Democrats would not trust the Returning Board and the Returning Board not trust in because had not trust in Democratis, so the thing tent if that Madox would be able to carry the thing to a point, and give us the information about H.

Q.—Insectior says, "I think you had better activise them to aboustion all larges of getting anything from us, and advise him to make, or ant arrie you to make, a distinct proposition to the other safe, A.—Yes, that is a fixed the mater magnd crift into other bands, and that trust meant to be a few or the rands, and that trust meant to be made and we not know it. I wanted Madox to go on so that he mater to a feeds. I was a fixed the mater magnd crift into other bands, and that trust meant to be paid; that so much be dearly the rands.

sit.

4.—Suppose it had got down to that point ! A.—Then I should have consulted with Mr. Packard and other leaders of the party-there, as to what was best to be done under the circumstances.

4.—What do you much of the sentence I have just read from the letter! A.—! Lought other parties might be ask up or Governor wells.

And use of Governor wells.

Q-Now with regard to these warrants, do you know if any were baid for 1 A.—Yes, a good many hundred.

Q-And a good many hundred served 1 A.—In many processes. ny hindred served! A.-In many not served. su mean to say that a good many " were not served." marked as "served" were not served I A.—Yes. If a may one of these warrants to serve and the man is not reand a is notered a not found." A number of these warrants, however, are entered in the books as found at were not served.

Q—In other words, the Garage

tain amount it goes into the Treasury, but it ver Q.—Subsequent to your talk with Maddox about Governor Wells did you go to him with Packard 1 A.—

THE TESTIMONY OF JACK WHARTON.
THE POTTER COMMITTEE ATTEMPT TO PASTEN A
REPROACH ON SENATOR KELLOGG BY THE EVIDENCE OF WHARTON—REMINISCENCES OF THE
ELECTION AND OF MADISON WELLS.
The Potter Committee took the testimony
of Colonel Wharton, United States Marshal
for Louisiana, yesterday. The witness was
questioned about the attempts to buy the Returning Board, and about a letter written to
Senator Kellogg charging him with being a
party to frauds in Louisiana. Colonel Wharton produced the original of the letter, and said

during the carryass that the Democrats had carried the State F. A.—No. sir; I might have said something his this. I was obdused to minit, for instance, that she Democrats carried the Parish of East Fellman, because we ham't but one vote there, a though we were entailed to 1.690 insloring; but I channed that under the law a regular vote was defined to us, and that our votets were buildozed and intimidated, and it was the duty of the better forces. Bestivening Board to correct all that.

Q.—Is this your first official position? A.—No, shy I was secretary of Star for a fone.

Q.—Have you now any objection to producing the later? A.—Laws no objection smooths independent of the later? A.—Laws no objection smooths independent of the later? A.—Laws no objection smooths independent of the later was handed to me by Mr. Keller, himself.

The witness then handed the letter-to the chair man. On the envelope, written in pencil, were the

words, "Jewett's B. M. (blackmatting) letter,"

The contents were as follows: The coutents were as follows:

St. James Hother, Feb. 11, 1879.

My Drau Senator: Having missed you again at the Senate to-day, I send this successing that you call at my room here (45) between the nears of 10 and 11 a. b. to-morrow. It is necessary to enter this details of buildings. It is sufficient to say that I have positive evidence that the Richardson commission was defeated by you contrary to your emangement with me. I have excellent evidence that since your year to New Yorkson, you have actually worked naminst Pitkiu in favor of warrior, I do not become to summit to the conse

Inclosed in the letter was one of Mr. Jeweti's cards, upon the back of which was written;

great importance to yourself. So sure and heet me si that time. The Chairman-Who was Jewetti A.-iie was seen tary of the Republican Campaign Committee of Leafs Q.—Are you here trying to get into office? A.—No; I

Q.—Are you know Mr. Richardson? A.—Yes; I know him, I resect to say.
The Chairman.—That don't find him, however.
Mr. Reco.—Perhaps another question would oring itus.
The Chairman.—What is his name or position? A.—He maine is Richardson. I don't know his other name.
He resides in New-Orieans, but I never knew him as a citizen. He is generally known as "the Binekmaler" by all the ettizens down there. He has asked use for time—and not in vain. He writes for some papers down there, and so on.

there, and so on.

Mr. Stenger - Does he voted A. - No; I don't that there is anything to vote for unless he had some per -Has are any political affiniations! A .- Yes; he suround the Custom House

The committee then adjourned until to-morrow morning, when Wharton's cross-examination will be began by General Butler.

NEW-JERSEY LEGISLATURE. SHORT SUSSION OF THE ASSUMBLY.

THENTON, N. J., Feb. 20 .- In the House today the following bills were introduced and referred to the appropriate committees: To provide for the appointment by joint meeting in cities of over 100,000 tahabitants, of trial justices, to have jurisdiction ever small causes, after passing an examination of the same character as that required of attorneys at-law; to authorize the erection of bridges between counter the same to cost not over \$50 each; to provide for re-Invalion in Newark for city nurnoses.

The bili to rep at the act establishing district cents in cities or 100,000 inhabitants (referring to Jersy City), which was best vesterday, was reconsidered and postponed until Monday night next. The bill providing for the publication of county statements in two newspapers was based.

Adjourned until Monday evening.

GOVERNOR M'CLELLAN'S INDECISION. Governor McCiellan has shown the qualities that distinguished him as a military commander more than once since he has been Governor, but never mon amusingly than in his treatment of the political hill amusingly than in his treatment of the political map passed by the Republican Legislature. Among these are the repealers of the "Newark Ward boils," the gerryonndering set, and the students disfranching law, all of which were enacted last Winter. The former approved then then, but since that time the monstruited hit of the first and last has been determined, and his party has been deterated at the political the torner. When the repealers were passed he had the choice of vetoing them, approving them, or dodging

ture. After retaining the Word bills and Sandent bill re-pealers for a work he has finally adopted the last men-tioned course and studied the fight all around. He still has the serry mandering repealer in his passesson, he has approved Senator Hobart's Seminary Investigation and the Act to Prevent Disorder at Haughtas. It is understood that another bill to secure a bridge across the Morri Camithas u at Jersey Cly will self-troduced next week, and will be pushed and passed under any circumstance's.

INSURANCE ON THE BARK HAWTHORNE. Boston, Feb. 20.-There is insurance on the ark Hawthorne and cargo, wrecked on Santucket following officers so far as known:

China, of Roston, 830,000.
North American, at Particle initia, \$49,000.
North American, at Particle initia, \$49,000.
North American, \$12,404.
Was Ingland, of Roston, \$15,000.
North Park in of Roston, \$15,000.
Early in of Roston, \$15,000.

Reval Candian and Providence Washington, together,

Mercantile Marme, of Boston, \$4,000. Since and Loather, 6: Hoston, \$7,500. Boston, of Hoston, \$3,000. American, of Hoston, \$8,000. Total, \$181,994.

OFFICIAL CORRUPTION IN OHIO. CINCINNATI, Feb. 20.-A dispatch from wark, Ohio, says there is a decided communion in that place on account of the publication, by order of the City Council, of the names of former members of the Council with dates and amounts of money desails aken from the city treasury under different prolext, amounting to \$3,000. Many of the recipients of the money are amount the most prominent clusters. Be Sometiar is instructed to begin suit for the recovery the money at once. This added to the recently discovered tregularities in the County Clera's office, occasion on the recipient of the county Clera's office, occasion

THE OSWEGO BANKS.

Oswego, N. Y., Feb. 20.-The Bank of O-wego has gone into the hands of a receiver. The captial stock is \$100,000. The bank has ansumed coasterable losses, and has a large amount of assets not available. It owes \$50,000 and over to depositors at were not served.

2.—In other words, the Government paid for them as well about \$1.0,000 and over to depaste year of the Chairman—Who made the returns on the books!

I don't know. It was in str. Pitkin's anomalistration.

2.—Who takes that money! A.—It it exceeds a cerabout \$10,000, and received \$5,000 on deposit.